

March 19, 2007

SHERRY L HEALY  
349 RICHARDSON WAY  
MILL VALLEY, CA 94941-4071



553-19-8676

RE: Defaulted Student Loan(s)

SSN: XXX-XX-8676

EMPLOYER: FIRST IMAGE

TOTAL AMOUNT CURRENTLY OWING: \$ 35,923.35

(This amount includes principal, interest and projected collection costs )

### NOTICE PRIOR TO WAGE WITHHOLDING

You are given notice that Educational Credit Management Corporation (ECMC), pursuant to Federal Law (Public Law 102-164, as amended by Public Law 109-171, 20 U.S.C. § 1095a et seq.), will order your employer to immediately withhold money from your pay (a process known as "wage garnishment") for payment of your defaulted student loan(s) unless you take the action set forth in this Notice.

You must establish a written repayment agreement with ECMC within thirty (30) days of the date of this Notice. Otherwise, ECMC will proceed to collect this debt through deductions from your pay.

Unless you act within thirty (30) days of the date of this Notice, your employer will be ordered to deduct from your wages an amount equal to no more than fifteen percent (15%) of your disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673 (unless you give ECMC written consent to deduct a greater amount) to repay your student loan(s) held by ECMC.

Disposable pay includes pay remaining after all deductions required by law have been withheld (such as social security, federal and state income taxes). Your employer will be ordered to deduct this amount no later than the first pay period which occurs after the date on which the Order of Withholding was issued, and will be ordered to deduct this amount each time you are paid until your debt is paid in full. **This is an attempt to collect a debt. Any information obtained will be used for that purpose.**



UNITED STATES DEPARTMENT OF EDUCATION  
830 First Street, NE  
Union Center Plaza  
Washington, D.C. 20202

The following organizations have agreements with the U.S. Department of Education to participate in the Federal Family Education Loan (FFEL) Program as guaranty agencies under Section 428(b) of the Higher Education Act of 1965, as amended (HEA). The guaranty agencies on this list are authorized by section 488A of the HEA, to issue administrative wage garnishment withholding orders at a rate of 15% to employers, to recover FFEL debts owed by individuals who have defaulted on their student loan repayment obligations. This authority does not apply to Federal agencies or their employees.

AMERICAN STUDENT ASSISTANCE (MASSACHUSETTS)  
STUDENT LOAN GUARANTEE FOUNDATION OF ARKANSAS  
CALIFORNIA STUDENT AID COMMISSION  
COLORADO STUDENT LOAN PROGRAM  
CONNECTICUT STUDENT LOAN FOUNDATION  
EDUCATION ASSISTANCE CORPORATION (SOUTH DAKOTA)  
EDUCATIONAL CREDIT MANAGEMENT CORPORATION  
FLORIDA DEPARTMENT OF EDUCATION/OFFICE OF STUDENT FINANCIAL ASSISTANCE  
GEORGIA HIGHER EDUCATION ASSISTANCE FOUNDATION  
GREAT LAKES HIGHER EDUCATION CORPORATION (WI)  
ILLINOIS STUDENT ASSISTANCE COMMISSION  
IOWA COLLEGE STUDENT AID COMMISSION  
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY  
LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE  
FINANCE AUTHORITY OF MAINE  
MICHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY  
MISSOURI DEPARTMENT OF HIGHER EDUCATION  
MONTANA GUARANTEED STUDENT LOAN PROGRAM  
NATIONAL STUDENT LOAN PROGRAM (NEBRASKA)  
NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION  
NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY  
NEW MEXICO STUDENT LOAN GUARANTEE CORPORATION  
NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION  
NORTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY  
STUDENT LOANS OF NORTH DAKOTA  
OKLAHOMA GUARANTEED STUDENT LOAN PROGRAM  
OREGON STUDENT ASSISTANCE COMMISSION  
AMERICAN EDUCATION SERVICES/PHEEA  
RHODE ISLAND HIGHER EDUCATION ASSISTANCE AUTHORITY  
SOUTH CAROLINA STUDENT LOAN CORPORATION  
TENNESSEE STUDENT ASSISTANCE CORPORATION  
TEXAS GUARANTEED STUDENT LOAN CORPORATION  
USA FUNDS  
UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY  
VERMONT STUDENT ASSISTANCE CORPORATION  
NORTHWEST EDUCATION LOAN ASSOCIATION (NELA)

April 25, 2007

FIRST IMAGE  
349 RICHARDSON WAY  
ATTN PAYROLL  
MILL VALLEY, CA 94941-

RE Student Loan Debt

**ORDER OF WITHHOLDING FROM EARNINGS**

Pursuant to authority granted Educational Credit Management Corporation (ECMC) by Federal Law (Public Law 102-164, as amended by Public Law 109-171, 20 U S C '1095a et seq ), you, the employer of the debtor named below, are hereby ordered and directed to withhold income from the debtor's disposable pay from this employment for payment of defaulted student loan(s) as follows

**DEBTOR**

SHERRY L HEALY  
349 RICHARDSON WAY  
MILL VALLEY, CA 94941-4071

**SSN** 653198676

**Total Amount Currently Due** \$35,801.86

The employer shall deduct and pay to ECMC an amount that does not exceed fifteen percent (15%) of the debtor's disposable pay for each pay period or the amount permitted by 15 U S C '1673, unless the debtor provides ECMC with written consent to deduct a greater amount. This amount shall be deducted until the amount set for above as the "Total Amount Currently Due", \*\*plus all further accrued interest, is fully paid

As the employer, you must comply with this law, which supersedes all state laws governing wage garnishment. Garnishment must begin on the first pay period following the receipt of this notice. You must respond to this notice by completing and returning the enclosed form to our office within ten (10) business days. If the employee is no longer employed by you, please indicate that on the form.

Employer is directed to pay all amounts withheld on each regular pay day, no less frequently than once each month, to

ECMC  
Lockbox #7096  
P.O. BOX 75848  
ST. PAUL, MN 55175-0848

ECMC Federal Tax ID # 41-1778617

All payments **MUST** identify the debtor and the debtor's social security number

Section 488A of the Act provides that an employer who fails to comply with a garnishment order issued under this law will be liable for any amounts that are not so withheld following its receipt, in addition to costs of suit as a result of legal action authorized under the law

**THIS ORDER OF WITHHOLDING IS ISSUED ON** April 25, 2007

**EDUCATIONAL CREDIT MANAGEMENT CORPORATION**

**AWG**

**Exhibit B**

Rec'd by ECMC 05/25/2007

May 24, 2007

FIRST IMAGE  
349 RICHARDSON WAY  
ATTN: PAYROLL  
MILL VALLEY, CA 94941-

RE: Student Loan(s) of SHERRY L HEALY  
SSN/LOAN #: 553198676  
BALANCE \$35,883.05  
ECMC FEDERAL TAX I.D. #: 41-1778617

## **SECOND NOTICE OF ORDER OF WITHHOLDING FROM EARNINGS**

Dear Director of Payroll

Educational Credit Management Corporation (ECMC) previously issued an **Order of Withholding** requiring the employer to withhold a percentage of the above-mentioned debtor's wage for payment of a defaulted student loan(s). Our records indicate this company employs this debtor.

ECMC's records reflect that as of the date of this Second Notice, we have not received the wage withholding payments the **Order of Withholding** requires the employer to make.

This **Second Notice of Order of Withholding from Earnings** is issued on May 24, 2007. If you have any questions regarding the **Second Notice of the Wage Withholding** process, call ECMC at 1-800-780-7997 or (651) 221-0037.

Under Federal law, ECMC may sue any employer who fails to withhold wages after receipt of an **Order of Withholding**. If ECMC is forced to file suit, it is entitled to seek not just the amount an employer fails to withhold, but also attorney fees, costs, and punitive damages.

Unless your withholding payment is received by ECMC within thirty (30) days after the issuance of this Second Notice, ECMC must review the matter for legal action.

Page 2

If you fail to comply with this Order, ECMC may sue you in a state or federal court to recover any amount that you failed to withhold, as well as attorney fees, litigation costs, and at the court's discretion, punitive damages.

In the event employment is terminated, you, as the employer, are required to complete and forward a **Notice of Change of Employment** to our office.

If you have any questions regarding this matter, please call 1-800-780-7997 or (651) 221-0037. Please make all payments payable to ECMC and include the Social Security number of the employee on the payment.

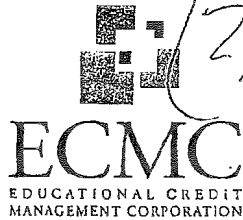
Send all amounts withheld on each regular payday, no less frequently than once a month, to:

ECMC  
Lockbox #7096  
P.O. BOX 75848  
ST. PAUL, MN 55175-0848

Federal Tax I.D. #: 41-1778617

**EDUCATIONAL CREDIT MANAGEMENT CORPORATION**

Enclosures: Employer Acknowledgment of Wage Withholding  
Department of Education Letter listing Guarantors authorized to issue  
Wage Garnishment Withholding Orders  
Handbook for Employers  
Self-addressed and stamped envelope



1st NOTICE  
2nd NOTICE  
RETURNED

*refused*

Exhibit C, pg. 3

P.O. Box 64909, St. Paul, MN 55164-0909

### SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

#### 1. Article Addressed to:

FIRST IMAGE  
349 RICHARDSON WAY  
MILL VALLEY, CA 94941  
ATTN: PAYROLL

#### 2. Article Number

(Transfer from service label)

7002 3150 0001 9124 2021

PS Form 3800, August 2004

Domestic Return Receipt

### COMPLETE THIS SECTION ON DELIVERY

#### A. Signature

X

☐ Agent

☐ Addressee

#### B. Received by (Printed Name)

#### C. Date of Delivery

#### D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

#### 3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

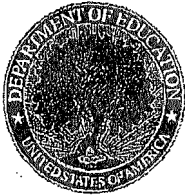
#### 4. Restricted Delivery? (Extra Fee)

☐ Yes

REF

*Return to Sender*





## UNITED STATES DEPARTMENT OF EDUCATION

830 First Street, NE

Union Center Plaza

Washington, D.C. 20202

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 UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY  
 VERMONT STUDENT ASSISTANCE CORPORATION  
 NORTHWEST EDUCATION LOAN ASSOCIATION (NELA)

June 19, 2007

FIRST IMAGE  
349 RICHARDSON WAY  
ATTN PAYROLL  
MILL VALLEY, CA 94941-

RE: Student Loan(s) of SHERRY L HEALY  
SSN/LOAN #: 553198676  
BALANCE: \$35,955.84  
ECMC FEDERAL TAX I.D. #: 41-1778617

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WITHHOLDING FROM EARNINGS**

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Unless your withholding payment is received by ECMC within thirty (30) days after the issuance of this **Second Notice**, ECMC must review the matter for legal action.





October 24, 2007

ECMC is an ECMC Group company.

First Image  
Attn: Payroll Department  
349 Richardson Way  
Mill Valley, CA 94941

RE: Order of Withholding from Earnings for Sherry Healy


Dear Sir or Madam:

PLEASE BE ADVISED that the Educational Credit Management Corporation ("ECMC") is prepared to file a lawsuit against First Image for failure to comply with the above-referenced Order of Withholding From Earnings ("Order"), which was sent by mail on April 25, 2007. A copy of the Order previously sent is enclosed.

Pursuant to 20 U.S.C. § 1095a and 34 C.F.R. § 682.410(b) (9), you are required to remit fifteen percent (15%) of Sherry Healy's disposable income, or a lesser amount, if required by 15 U.S.C. § 1673. To date, notwithstanding repeated notices, you have refused to comply with the law. Accordingly, ECMC has retained local counsel and is prepared to file a lawsuit against you to recover all amounts you have failed to withhold, plus attorney fees, costs and if warranted punitive damages as authorized by 20 U.S.C. § 1095a(a)(6).

You must contact me by November 7, 2007 to make acceptable arrangements regarding the above-referenced Order. Failure to do so will result in appropriate legal action being taken against you. I look forward to hearing from you regarding the informal resolution of this matter.

Sincerely,



TROY GUNDERMAN  
Associate Attorney  
(651) 325-3252

**Exhibit E**